

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Teresa Cruz
 Francisco Rosa
 Debtors

Case No. 17-15608-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db/jdb +Teresa Cruz, Francisco Rosa, 2118 Robbins Avenue, Philadelphia, PA 19149-2944
 14037818 +200 South Broad St., suite 600, Philadelphia, PA 19102-3813
 13969776 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 13969778 ++CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
 (address filed with court: Client Services, Inc., 3451 Harry S. Truman Blvd.,
 Saint Charles, MO 63301)
 14037828 +Deutsche Bank NTC trustee Home Loan Mortgage Loan, 200 South Broad St., Suite 600,
 Philadelphia, PA 19102-3813
 13969780 #Hayt, Hayt & Landau, 123 S. Broad Street, Suite 19109, Philadelphia, PA 19109-1003
 13969781 +Home Loan Investment B, 1 Home Loan Plz, Warwick, RI 02886-1765
 13969782 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13969784 +Mid America Bank & T, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 13969788 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 14050215 +U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE P, 211 North Front Street,
 Harrisburg, PA 17101-1406
 13969790 +U.S. National Association, 211 Front Street, PO Box 15057, Harrisburg, PA 17105-5057

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 31 2019 03:38:38 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2019 03:38:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 31 2019 03:38:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 31 2019 03:30:42
 Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 31 2019 03:30:41
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
 14024440 +E-mail/Text: bnc@atlasacq.com Oct 31 2019 03:37:36 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303, Attn: Avi Schild
 14023531 +E-mail/Text: bnc@atlasacq.com Oct 31 2019 03:37:36 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14044715 E-mail/Text: megan.harper@phila.gov Oct 31 2019 03:38:38 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 13969778 E-mail/Text: mediamanagers@clientservices.com Oct 31 2019 03:37:34 Client Services, Inc.,
 3451 Harry S. Truman Blvd., Saint Charles, MO 63301
 13969777 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 31 2019 03:31:57
 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13982815 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 31 2019 03:30:41
 Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 13969779 E-mail/Text: bankruptcynotices@dcicollect.com Oct 31 2019 03:38:48
 Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
 14023031 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 31 2019 03:38:10 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 13969785 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 31 2019 03:38:10 Midland Funding,
 Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
 13969787 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 31 2019 03:56:32
 Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
 14029893 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 31 2019 03:43:42
 PYOD, LLC its successors and assigns as assignee, of Capital One, F.S.B.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13969786 +E-mail/Text: blegal@phfa.org Oct 31 2019 03:38:14 Pa Housing Finance Age, Po Box 8029,
 Harrisburg, PA 17105-8029
 13969789 +E-mail/PDF: gecsedirecoverycorp.com Oct 31 2019 03:30:36 Synchrony Bank/ JC Penneys,
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 13969791 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 31 2019 03:37:30
 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225
 14009068 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 31 2019 03:57:09 Verizon,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 TOTAL: 20

District/off: 0313-2

User: Virginia
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
14036091* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
14044716* ++CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617
(address filed with court: City of Philadelphia, Law Department Tax Unit,
Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595)
13969783 ##+Maria Negron, 4556 Talethorp Street, Philadelphia, PA 19140-1615

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 30, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Teresa Cruz dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
DAVID M. OFFEN on behalf of Joint Debtor Francisco Rosa dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,
ecf_frpa@trustee13.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

FRANCISCO ROSA
TERESA CRUZ

Debtors

Chapter 13

Bankruptcy No. 17-15608-JKF

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.



Date: October 30, 2019

JEAN K. FITZSIMON
U.S. BANKRUPTCY JUDGE